

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RAY TERZICH  
MARY KAY TERZICH  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-22260

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/01/2018 and confirmed on 9/27/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		91,829.86
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		91,829.86

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,140.00	
Trustee Fee	4,358.12	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,498.12

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NEW REZ LLC D/B/A SHELLPOINT MORTG Acct: 2923	0.00	0.00	0.00	0.00
	NEW REZ LLC D/B/A SHELLPOINT MORTG Acct: 2923	8,692.53	8,692.53	0.00	8,692.53
	NEW REZ LLC D/B/A SHELLPOINT MORTG Acct: 2923	0.00	59,574.70	0.00	59,574.70
	NEW REZ LLC D/B/A SHELLPOINT MORTG Acct: 2923	0.00	0.00	0.00	0.00
	PITTSBURGH WATER & SEWER AUTHORI Acct: 9H93	198.08	198.08	122.10	320.18
	KEYBANK NA** Acct: 5580	9,429.31	9,429.31	1,275.21	10,704.52
					79,291.93

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	RAY TERZICH Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG PC Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG PC Acct:	3,390.00	3,390.00	0.00	0.00
	STEIDL & STEINBERG PC Acct:	1,000.00	1,000.00	0.00	0.00
	STEIDL & STEINBERG PC Acct: XXXXXXXXXXXXXXXXXXXXXXXX0/25	750.00	750.00	0.00	0.00
	*** NONE ***				

Unsecured					
	BANK OF AMERICA NA** Acct: 4382	2,532.51	319.07	0.00	319.07
	MIDLAND FUNDING LLC Acct: 8307	5,602.10	705.81	0.00	705.81
	CAPITAL ONE**	0.00	0.00	0.00	0.00

18-22260

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0690				
	LVNV FUNDING LLC, ASSIGNEE	6,289.87	792.46	0.00	792.46
	Acct: 1730				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: 7925				
	DOLLAR BANK FSB(*)	0.00	0.00	0.00	0.00
	Acct:				
	DEPARTMENT STORES NATIONAL BANK/I	0.00	0.00	0.00	0.00
	Acct:				
	DEPARTMENT STORES NATIONAL BANK	1,757.53	221.43	0.00	221.43
	Acct: 8900				
	DEPARTMENT STORES NATIONAL BANK	1,971.13	248.34	0.00	248.34
	Acct: 2140				
	FIRST NATIONAL BANK OF OMAHA(*)	3,275.26	412.65	0.00	412.65
	Acct: 2019				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 6908				
	MERRICK BANK	1,325.71	167.03	0.00	167.03
	Acct: 3255				
	APOTHAKE SCIAN PC	0.00	0.00	0.00	0.00
	Acct: 5203				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	267.63	33.72	0.00	33.72
	Acct: 8769				
	UPMC HEALTH SERVICES	874.05	110.12	0.00	110.12
	Acct: 5869				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 7710				
	DUQUESNE LIGHT COMPANY(*)	231.59	29.18	0.00	29.18
	Acct: 0816				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 4850				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 2967				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	PADGETT LAW GROUP	0.00	0.00	0.00	0.00
	Acct:				
	PNC MORTGAGE	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	DOLLAR BANK FSB(*)	0.00	0.00	0.00	0.00
	Acct:				
	EDWIN A ABRAHAMSEN ASSOC PC++	0.00	0.00	0.00	0.00
	Acct:				
	NUDELMAN KLEMM & GOLUB (NKG)++	0.00	0.00	0.00	0.00
	Acct:				
	ATLANTIC CREDIT & FINANCE INC++	0.00	0.00	0.00	0.00
	Acct: 3042				
					3,039.81

TOTAL PAID TO CREDITORS

82,331.74

18-22260

Page 3 of 3

TOTAL CLAIMED	
PRIORITY	0.00
SECURED	18,319.92
UNSECURED	24,127.38

Date: 02/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

RAY TERZICH  
MARY KAY TERZICH  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:18-22260

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Ray Terzich  
Mary Kay Terzich  
Debtors

Case No. 18-22260-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Feb 25, 2025

Form ID: pdf900

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Ray Terzich, Mary Kay Terzich, 1234 Pocono Street, Pittsburgh, PA 15218-1112
14858084	Discover Bank, c/o Stock & Grimes LP, 21 Yost Blvd., Suite 301, Pittsburgh, PA 15221-5283
14858085	Dollar Bank FSB, 3 Gateway Center West, Pittsburgh, PA 15222
14858086	+ Dollar Bank Visa, P.O. Box 3969, Pittsburgh, PA 15230-3969
14858090	+ Edwin A. Abrahamsen & Associates, 120 North Keyser Avenue, Scranton, PA 18504-9701
14858091	+ FBN Omaha, PO Box 3412, Omaha, NE 68103-0412
14858093	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106
14858094	+ LVNV Funding LLC, 120 North Keyser Avenue, Scranton, PA 18504-9701
14858097	+ Nudelman Klemm & Golub, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1717
14858099	+ PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknofications@resurgent.com	Feb 26 2025 01:30:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ebnpwsa@grblaw.com	Feb 26 2025 03:33:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14858078	^ MEBN	Feb 26 2025 00:17:58	Atlantic Credit & Finance Inc., assignee of Capital One, c/o Apothaker & Associates P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
14858079	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 26 2025 03:33:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14886117	+ Email/Text: mortgagebkcorrespondence@bofa.com	Feb 26 2025 03:34:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14858080	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 26 2025 03:34:00	Bernstein -Burkley, PC, 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14858081	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 02:03:33	Capital One Bank, P. O. Box 30281, Salt Lake City, UT 84130-0281
14858082	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 01:51:20	Capital One Bank USA NA, 15000 Capital One Drive, Richmond, VA 23286-0001
14858083	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 01:49:59	CitiCards CBNA, PO Box 6190, Sioux Falls, SD 57117-6190
14858087	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 01:51:22	DSNB/Macy's, PO Box 8218, Mason, OH 45040

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Feb 25, 2025

Form ID: pdf900

Total Noticed: 40

14880841	Email/Text: bnc-quantum@quantum3group.com	Feb 26 2025 03:34:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14894669	+ Email/Text: kburkley@bernsteinlaw.com	Feb 26 2025 03:34:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14860616	Email/Text: collecadminbankruptcy@fnni.com	Feb 26 2025 03:34:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
14858092	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 26 2025 03:34:00	Key Bank NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14894753	Email/PDF: resurgentbknofications@resurgent.com	Feb 26 2025 01:29:59	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14893776	Email/PDF: resurgentbknofications@resurgent.com	Feb 26 2025 01:50:15	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14893777	Email/PDF: resurgentbknofications@resurgent.com	Feb 26 2025 01:30:16	LVNV Funding, LLC its successors and assigns as, assignee of Wells Fargo Financial Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14887804	Email/PDF: resurgentbknofications@resurgent.com	Feb 26 2025 01:50:37	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14894723	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 26 2025 01:30:49	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14858095	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 26 2025 01:51:55	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14885999	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 26 2025 03:34:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15161551	Email/Text: mtgbk@shellpointmtg.com	Feb 26 2025 03:33:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14858096	^ MEBN	Feb 26 2025 00:17:59	Northstar Capital Acquisition LLC, c/o Apothaker & Associates PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
14858098	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2025 03:33:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14887466	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2025 03:33:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14858612	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2025 01:51:14	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14868029	+ Email/Text: ebnpeoples@grblaw.com	Feb 26 2025 03:33:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14891200	+ Email/Text: ebnpwsa@grblaw.com	Feb 26 2025 03:33:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14858100	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:50:52	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
14887660	Email/Text: BNCnotices@dcmservices.com	Feb 26 2025 03:34:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 30

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Feb 25, 2025

Form ID: pdf900

Total Noticed: 40

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank National Association
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14858088	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court;, DSNB/Macy's, PO Box 8218, Mason, OH 45040
14858089	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court;, DSNB/Macy's, PO Box 8218, Mason, OH 45040

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Ray Terzich julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Mary Kay Terzich julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8